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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Marie-Ann Greenberg MAG-1284 **Chapter 13 Standing Trustee 30 TWO BRIDGES ROAD** SUITE 330 **FAIRFIELD, NJ 07004-1550** 973-227-2840

IN RE:

FRANCESCO AMBROSIO **ELISE AMBROSIO**

Order Filed on September 26, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-13734 RG

Hearing Date: 9/21/2016

Judge: ROSEMARY GAMBARDELLA

Debtor is Entitled To Discharge

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: September 26, 2016

Honorable Rosemary Gambardella United States Bankruptcy Judge

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Debtor(s): FRANCESCO AMBROSTO Page 2 of 3

ELISE AMBROSIO

Case No.: 16-13734 RG

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 3/1/2016, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 4/1/2016, the Debtor shall pay the Standing Trustee

the sum of \$250.00 for a period of 36 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further

- ORDERED, that the Debtor must complete a loan modification by 12/1/2016 or the case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the Debtor must provide the Standing Trustee with copies of their timely filed tax returns by April 15th every year throughout the life of the plan and any refund in excess of \$1,500.00 must be paid into the plan or the case will be dismissed upon certification with 14 days notice to debtor(s) and debtor(s)' attorney; and it is further
- ORDERED, that the Debtor's attorney is allowed a fee of \$3,500.00. The unpaid balance of the allowed fee in the amount of \$1,360.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee; and it is further
- ORDERED, that the Debtor must keep the Standing Trustee updated with the status of personal injury and/or worker's compensation claim and any non-exempt proceeds of said claim shall be contributed to the plan for the benefit of creditors; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove
 of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

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Certificate of Notice Page 3 of 3 ted States Bankruptcy District of New Jersey

In re: Francesco Ambrosio Elise Ambrosio Debtors

Case No. 16-13734-RG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Sep 27, 2016

Form ID: pdf903 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Sep 29, 2016. db/jdb +Francesco Ambrosio, Elise Ambrosio,

124 Bridge Street, Roselle Park, NJ 07204-1418 Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, aty +Vincent Jesuele, PO Box 2429, Westfield, NJ 07091-2429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2016 at the address(es) listed below:

Bruce H Levitt on behalf of Joint Debtor Elise Ambrosio blevitt@levittslafkes.com, ${\tt sslafkes@levittslafkes.com;lspcattorneys@gmail.com}$

on behalf of Debtor Francesco Ambrosio blevitt@levittslafkes.com, Bruce H Levitt

sslafkes@levittslafkes.com;lspcattorneys@gmail.com

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 4